

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Gloucester County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$574	\$172	\$193
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$577	\$100	\$138
American European Ins Co (Rutgers Group) (5)	\$514	N/A	\$354
American Fire & Casualty Co (Ohio Casualty Group)	\$755	N/A	\$394
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$847-\$1,131	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$661	\$208	\$279
Amica Mutual Ins Co (1)	\$695-\$874	\$155-\$196	\$229-\$287
Armed Forces Ins Exchange (3)	\$509	N/A	\$159
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$552-\$818	\$113	\$142
Bay State Ins Co (Andover Group)	\$638	\$249	\$175
Camden Fire Ins Assoc (OneBeacon Group)	\$465-\$612	\$126-\$170	\$189-\$231
Castlepoint Ins Co (Tower Group)	\$545-\$653	\$215-\$241	\$289-\$327
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,512	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$537	N/A	\$151
Cumberland Mutual Fire Ins Co	\$589-\$740	\$179	\$231
Electric Ins Co (3)	\$485-\$1,580	\$93	\$86
Empire Fire & Marine Ins Co	\$334-\$434	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$455-\$560	\$149-\$186	\$157-\$196
Encompass P&C Ins Co of NJ (Encompass Group)	\$361-\$898	\$117-\$318	\$126-\$342
Excelsior Ins Co	\$418	\$142	\$192
Farm Family Casualty Ins Co (3)	\$558	\$103	\$155
Farmers Ins Co of Flemington	\$628	\$190	\$237
Farmers Mutual Fire Ins Co of Salem Cty	\$816	\$148	\$282
Federal Ins Co (Chubb Group)	\$981	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$409	\$108	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,004	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,131	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$526	\$118	\$153
Fitchburg Mutual Ins Co	\$719	\$123	\$271
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$544-\$637	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$475-\$714	\$104-\$183	\$217-\$250
Great Northern Ins Co (Chubb Group) (2)	\$1,512	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Gloucester County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Hanover Ins Co (Hanover Insurance Group)	\$818	\$137	\$179
Harleysville Ins Co of NJ	\$682-\$796	\$151-\$174	\$190-\$219
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$753	\$135	\$191
High Point Preferred Ins Co	\$788	\$161	\$175
Homesite Ins Co	\$661	\$208	\$279
IDS Property Casualty Ins Co	\$933	\$129	\$192
Liberty Mutual Fire Ins Co	\$620-\$2,313	\$124	\$180
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$659	\$127	\$165
Mercer Ins Co of NJ Inc	\$480-\$721	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$682	\$245	\$232
Merchants Preferred Ins Co (Merchants Group)	\$514	N/A	\$354
Merrimack Mut Fire Ins Co (Andover Group)	\$753-\$1,050	\$181	\$256
Metropolitan Group Property & Casualty Ins Co	\$1,014	\$130	\$195
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$515	\$57	\$100
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$605	\$64	\$116
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,114	\$200	\$295
Pacific Indemnity Co (Chubb Group)	\$981	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$465-\$612	\$126-\$170	\$189-\$231
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$486	\$122	\$148
Preserver Ins Co (Tower Group) (5)	\$493	\$184	\$147
Proformance Ins Co	\$691	N/A	\$225
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$715	\$114	\$191
Providence Mutual Fire Ins Co	\$391-\$717	\$201	\$206
Public Service Mutual Ins Co	\$405	\$118	\$114
Quincy Mutual Fire Ins Co	\$534-\$662	\$157	\$204
Rutgers Cas Ins Co (Rutgers Group)	\$374-\$493	\$149-\$191	\$113-\$144
Selective Ins Co of Amer (Selective Group)	\$649	\$167	\$217
Selective Way Ins Co (Selective Group)	\$546	N/A	\$217
State Farm Fire and Casualty Co	\$800	\$116	\$197
Tokio Marine & Nichido Fire Ins Co Ltd	\$624	\$132	\$284
Tower Ins Co of NY (Tower Group)	\$545	N/A	\$291
Tower National Ins Co (Tower Group)	\$545-\$653	\$215-\$241	\$289-\$327
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$522	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$478-\$540	N/A	\$127-\$143
USAA Casualty Ins Co (USAA Group) (1) (3)	\$483-\$509	N/A	\$127-\$143
Vigilant Ins Co (Chubb Group) (2)	\$1,325	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$906	N/A	\$364

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system